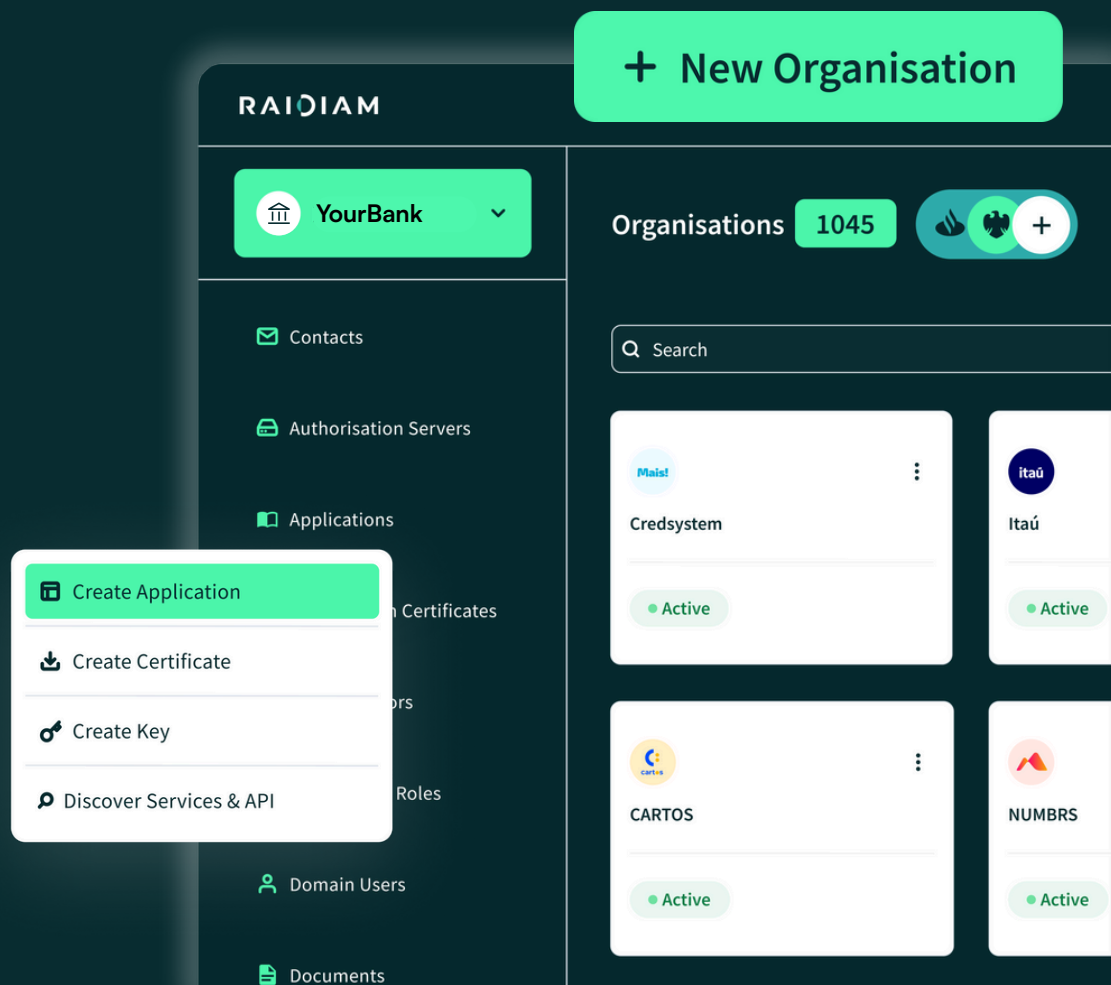




Raidiam Connect

# In-Depth Product Guide

The SaaS Trust Platform to securely  
share and manage sensitive data via APIs



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# Raidiam Connect

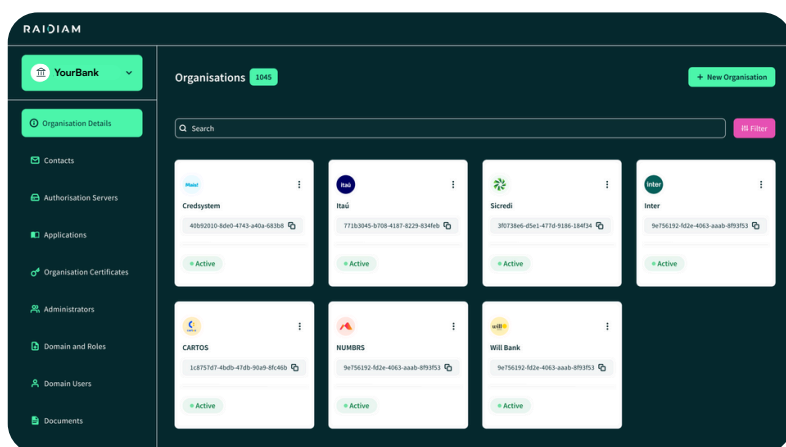
## The Enterprise-Grade API Trust Platform

### The Secure, Scalable Trust Platform for Securing APIs

Raidiam Connect is a SaaS Trust Platform designed to securely share and manage sensitive data via APIs in a controlled ecosystem. A central directory of organisations, applications, and APIs is complemented by robust public key infrastructure (PKI) capabilities, enabling certificate-based authentication and authorization for API access.

Raidiam's comprehensive solution enables stakeholders to securely expose and consume APIs with confidence, and already underpins some of the world's largest open banking and open data ecosystems - supporting over 1,000 banks around the world.

In short, Raidiam Connect provides the technical foundation for trust, ensuring that data-sharing, payments and enterprise ecosystems are secure, interoperable, and compliant from day one.



### Why Raidiam Connect?



#### End-to-End API Security

mTLS, signed JWTs, and OAuth 2.0 - replace static keys with verifiable, cryptographic credentials.



#### Self-Service Onboarding

Partners register and manage credentials via portal or API - reducing onboarding from weeks to hours.



#### Unified Access Control

Define policies, revoke access, and monitor API consumers - all from one dashboard.



#### Built for Compliance

FAPI 1.0/2.0 and PCI DSS 4.0 ready - standards enforced out-of-the-box.

# Purpose-Built for Regulatory Ecosystems and Open Banking Initiatives



## Powering Large-Scale Open Data Ecosystems

Regulators, central banks, and industry consortia can leverage Raidiam Connect to stand up large-scale open data ecosystems (e.g. Open Banking, Open Finance, Open Insurance) with speed and confidence.

## Central Trust Framework and Federated Directory

The platform serves as a central trust framework: it functions as a federated directory where all participating organisations register and manage their identities, software clients, and API endpoints.

## Integrated Security and Digital Certificates

Through an integrated PKI, every organisation and application is issued digital certificates to authenticate and establish trust in API calls. This ensures a uniform security standard across the ecosystem - replacing insecure API keys with mutual TLS and signed JWTs (asymmetric cryptography) - so that data is only exchanged between verifiably trusted parties.

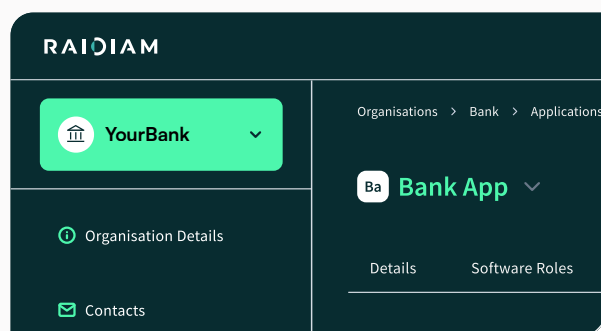
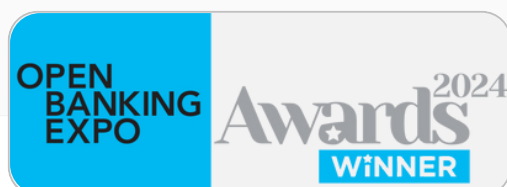
## Secure Handshake and Fine-Grained Access Control

Raidiam Connect thereby creates a “secure handshake” layer for all ecosystem API interactions, eliminating vulnerabilities and enabling fine-grained control (including features like a central “kill switch” to revoke access instantly across the network).

## Standards-Based Interoperability and Regulatory Compliance

Interoperability and compliance are baked into the platform. Raidiam Connect supports open standards (OAuth 2.0, OpenID Connect, FAPI 1.0/2.0) and enables compliance with strict regulations. Ecosystem operators can ensure that every bank or fintech meets the required security and data standards — for example, Brazil’s Open Finance regime uses Raidiam’s technology to enforce the Central Bank’s specifications across thousands of institutions.

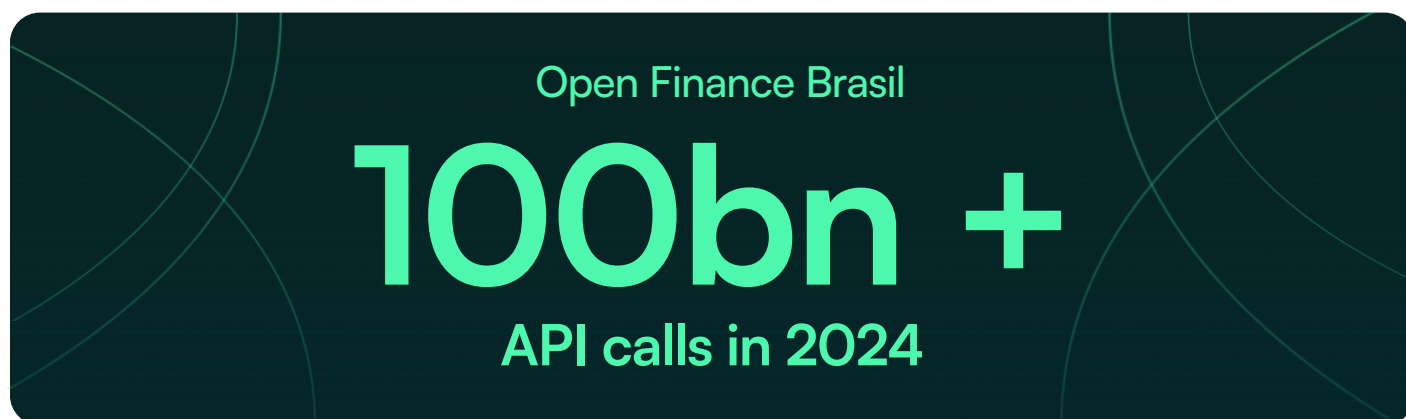
**Awarded Best Open Finance  
Application at the 2024 Open Banking  
Expo, Raidiam Connect is recognised  
for excellence in secure API ecosystems**



## Proven Impact and Global Recognition

### Conformance Testing and Demonstrated Success

Connect works in tandem with conformance testing suites (such as Raidiam's Assure service) to verify that API implementations strictly adhere to mandated standards, facilitating easier integration for developers. This integrated approach was critical in Open Banking UK, where Raidiam delivered the world's first open banking Trust Framework and provided standards consultancy to ensure consistent interoperability from the start. It's a proven formula: Open Finance Brasil, powered by Raidiam Connect as its core directory and trust platform, has onboarded over 940 financial institutions and serves 62+ million customers as of 2024. The ecosystem handled 100+ billion API calls in 2024 alone — an 96% year-on-year increase — reflecting explosive growth in data-sharing adoption.



***“(...) launching Open Insurance with over 60 insurers onboarded in just six weeks - a testament to Raidiam Connect’s scalability and agility in delivering entire new ecosystems.”***

### Recognition, Scalability, and Acceleration of Ecosystem Growth

This success has garnered global recognition (winning “Best Open Finance Application” at the 2024 Open Banking Expo Awards) and even inspired adjacent sectors: Brazil’s insurance regulator (SUSEP) adopted the same model, launching Open Insurance with over 60 insurers onboarded in just six weeks - a testament to Raidiam Connect’s scalability and agility in delivering entire new ecosystems. By providing a ready-made trust framework that scales to hundreds of participants and adapts to evolving rules, Raidiam Connect reduces fragmentation and accelerates ecosystem growth, allowing regulators and industry bodies to focus on policy goals while the technology ensures security and compliance.

# Key Capabilities for Ecosystem Operators



## Centralized Participant Directory & Credential Authority

By unifying security, interoperability, and compliance, Raidiam Connect lets regulators and consortiums focus on growth and innovation. As seen in Brazil and the UK, a robust trust framework drives rapid participant onboarding, billions of API calls, and new financial services. In short, Raidiam Connect gives regulatory ecosystems a proven, secure foundation to accelerate open data initiatives.

Raidiam Connect is a complete directory for onboarding all participants (banks, fintechs, insurers, etc.) and their API clients.

Each gets their identity verified and is issued the necessary digital certificates and OAuth2 client credentials via self-service.

This common trust registry guarantees that every API consumer and provider in the ecosystem can be mutually authenticated under a shared framework.

It also provides discovery features — participants can easily find and connect to each other's APIs in the network.



## Uniform Security Enforcement: Financial-Grade Security

Raidiam Connect uses certificate-based mutual TLS (mTLS) and signed tokens to authenticate API calls, eliminating the risks of static API keys.

Central administrators can define access policies, roles, and scopes for APIs, and integrate Connect with API gateways or authorization servers to enforce these policies at runtime.

The result is an ecosystem where only properly authenticated and authorised apps can call API. Centralising credential management facilitates a 'kill switch', where administrators can disable an application or participant, immediately disabling their ability to access protected resources - an essential capability for risk management.



## Regulatory Compliance & Monitoring

The platform is continually updated to meet evolving regulatory standards — from OAuth/FAPI security profiles to data protection and consumer consent requirements. Whether it's PCI-DSS 4.0, PSD2, or CFPB 1033, Raidiam Connect helps ensure technical compliance out of the box.

Additionally, ecosystem operators can employ conformance testing and monitoring tools alongside Connect to audit participants' implementations and data sharing behaviour in real time.

In Brazil, Raidiam delivered production validation tools that regularly test banks' live APIs for adherence to security and functional standards, ensuring continuous compliance across the ecosystem.



# Empowering Enterprises with Secure API Management and Onboarding

Raidiam Connect is equally valuable for individual enterprises across any sector - such as banks, payment processors, and other data providers - that want to offer APIs to external partners or developers without compromising on security or control. Acting as a central IAM (Identity and Access Management) system for APIs, Connect allows a single organization (or a group of organizations) to manage which third-party clients can access which API resources, and under what conditions. For an enterprise, this means shifting away from ad-hoc, manual processes toward a standardized, automated, and self-service model for client onboarding and credential management.

## 1. Self-Service Onboarding and Credential Lifecycle

Raidiam Connect provides a developer portal interface (and API) where an enterprise's partners or clients can self-register their applications, obtain authentication credentials (such as client certificates), and even perform ongoing credential rotation - all without constant manual intervention.

This dramatically accelerates time-to-value for new integrations. In one case study, a major card issuer cut onboarding times from weeks to near-instant by replacing manual processes and complex network setups with Raidiam Connect's self-service model - reducing onboarding costs while simultaneously strengthening security.

Developers can register, test, and go live with ease - removing friction and making the enterprise's APIs far more attractive and straightforward to adopt.

## 2. Enhanced API Security and Compliance

***“What would have been a massive manual effort - rotating hundreds of credentials by hand - became a frictionless, automated process, fully compliant with the latest regulations.”***

Security is a core strength of Raidiam Connect’s approach. It replaces shared secrets with strong certificate-based security.

In the card issuer example, clients needed dedicated site-to-site tunnels to access APIs - an approach that was brittle, costly, and didn’t scale well. With Raidiam Connect, the company was able to expose APIs publicly over the internet, protected by mTLS authentication and encryption. This removed the network complexity (no more dropout-prone VPNs), hardened the perimeter (each client has a unique cryptographic identity), and sped up onboarding (no network provisioning required).

By leveraging asymmetric keys and digital certificates, the enterprise ensured non-repudiation and enabled end-to-end encryption of sensitive data—an essential capability for high-value sectors such as payments.

The outcome was a stronger security posture with far less overhead: after deploying Connect, the organisation’s security upgrades were validated by independent cyber security audits and even highlighted by its PCI assessors as a model solution for compliance with added business benefits.

Enterprises can modernize their API security architecture with Connect - gaining the confidence that only authenticated, authorized apps are calling their APIs, and that credentials are managed safely (with automated renewal, revocation, and monitoring). This drastically reduces the risk of data breaches and unauthorized access, all while simplifying operations for the IT team.



### 3. Frictionless Integration and Management

Raidiam Connect is delivered as a managed service (with high availability and 24/7 global support) and is designed to integrate with existing API management tools. It is not a rip-and-replace for your API gateway or identity provider; instead, it complements them.

Enterprises can continue using their API gateways (Apigee, Kong, Mulesoft, etc.) to expose and throttle APIs, while Raidiam Connect handles the client identity, onboarding workflow, and certificate issuance that feed into the gateway's access control policies.

Connect can work alongside user-focused IAM solutions (Ping Identity, Auth0, etc.), focusing on machine-to-machine and app identity rather than end-user login.

This flexibility allows Raidiam Connect to integrate with existing architectures with minimal disruption. Developers experience it as a seamless extension of the developer portal - registering applications and obtaining credentials - while internally it connects to the organization's authorization server or gateway to enforce access policies.

Connect's APIs also enable organisations to white-label or embed the registration process within their own portals, delivering a seamless user experience.

In summary, enterprises get the best of both worlds: strong security and governance over API access, without making their ecosystem difficult to use. The improved developer experience (fast onboarding, discovery of resources, and certificates management) can help drive greater API adoption and foster partnerships, all while the enterprise maintains full control and visibility over who is accessing what.

# Key Benefits for Enterprises



## Streamlined Client Onboarding

A self-service portal and API for third parties to register and manage access.

This drastically cuts down onboarding time from weeks to near-instant provisioning. All clients' details, applications, and certificates are in one place, making it easy to track and manage connections.

The result is a 100% reduction in manual onboarding effort observed in real scenarios, allowing an IT team to serve more partners without proportional increases in support workload.



## Robust Access Control & Security Upgrade

Out-of-the-box support for mutual TLS, private\_key\_jwt, and OAuth2 client credentials means you can deprecate weaker auth methods.

Each consuming application is strongly authenticated with its own keys, and you can define fine-grained scopes/roles for each API (which the Connect platform records as metadata during app registration).

By updating to certificate-based security, one organisation not only removed the need for shared secrets but also enabled encryption of sensitive data at rest and in transit, plus cryptographic non-repudiation of transactions. These changes mitigated risks and built a foundation of zero-trust network principles for API consumption.



## Automated Credential Management

No more forgotten or compromised API keys - Raidiam Connect automates the credential lifecycle. It can enforce policies like expiration and mandatory rotation for certificates/keys, and even allows clients to integrate their own key management systems (KMS) to rotate keys automatically.

Administrators can revoke credentials centrally and audit all access attempts through the Connect directory. This ensures compliance with regulations like PCI-DSS 4.0 and gives operational peace of mind that credentials won't become a weak link.



## Regulatory Standards Compliance

Whether you operate in a regulated domain (finance, healthcare, etc.) or simply follow industry best practices, Connect has you covered.

Its FAPI-compliant implementation and support for standards like OpenID Connect mean that adopting it can help your APIs conform to open banking/security standards from day one. Enterprises can quickly align with emerging data-sharing regulations (for instance, an upcoming consumer data right) by leveraging Connect's built-in compliance features, rather than by building custom solutions from scratch.

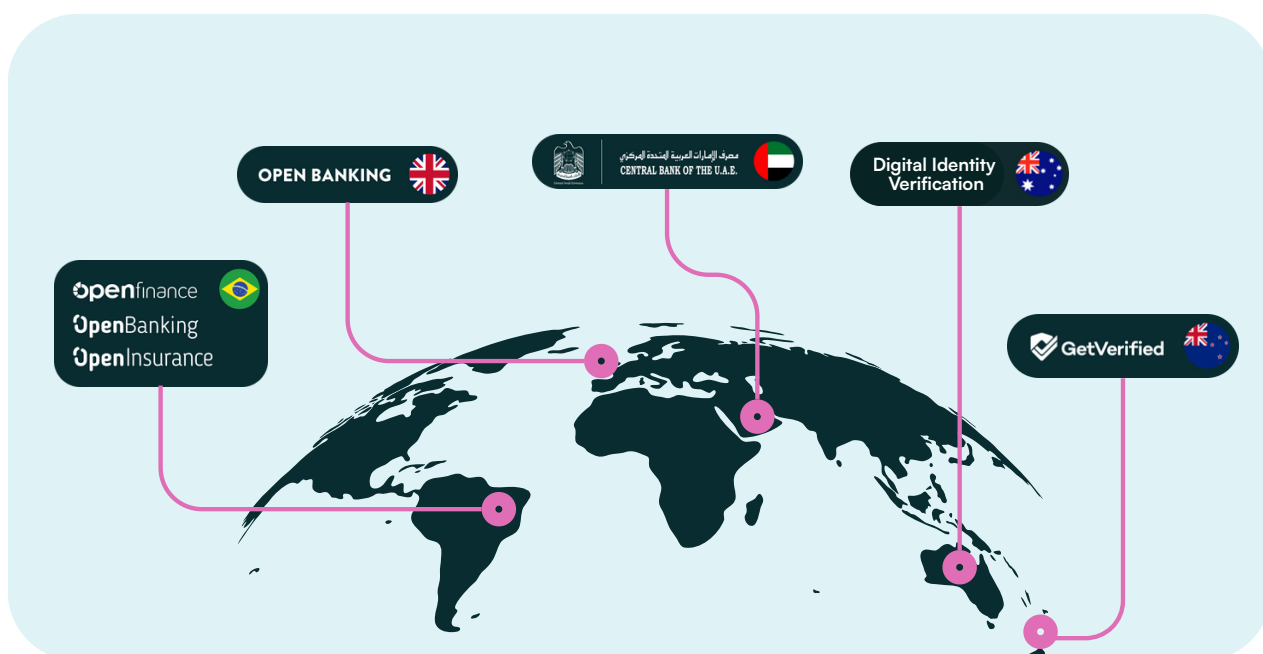
This future-proofs your API program against legal and security requirements, avoiding costly retrofits.

By deploying Raidiam Connect, single organisations can achieve enterprise-grade API security and partner integration at scale — essentially bringing the quality and rigor of an open banking ecosystem into their own API program. It's a managed service solution that reduces operational complexity (through automation and self-service) even as it raises the security bar.

The end result is faster integration cycles, happier developers/partners, and a stronger security & compliance posture — all of which translate to a competitive advantage in today's API-driven economy.

# Proven Track Record and Industry Recognition

Raidiam is a pioneer in National, Regulated Open Data and Payments and has a track record of delivering secure API ecosystems worldwide. Raidiam Connect has been trusted by governments, regulators, and leading enterprises to enable their open banking and data initiatives. Not only did Raidiam build the UK's Open Banking trust framework (the first of its kind), but it has since powered success stories on a much larger scale, like Brazil's Open Finance - now acclaimed as the world's largest financial data-sharing ecosystem. These implementations demonstrate that the platform can handle massive scale (>10 billion API calls/month) while maintaining security and reliability. They also show Raidiam's ability to adapt the solution to different regulatory contexts and sectors (from banking to insurance to payments).



For enterprises, knowing that Raidiam Connect has passed the test of real-world audits and strict regulatory scrutiny (e.g. independently audited for PCI DSS compliance) provides additional peace of mind. The technology is built to financial-grade standards (conforming to PCI DSS and FAPI 2.0), and the company backs it with 24/7 global support to keep clients' ecosystems running smoothly. In essence, Raidiam combines innovative technology with deep domain expertise in digital identity, security, and open banking - a combination that has earned it recognition and trust across multiple continents.

Whether you are orchestrating a national data-sharing initiative or enhancing the security of an enterprise API platform, Raidiam Connect delivers a proven, comprehensive solution to secure, scale, and manage your ecosystem. It enables controlled data sharing with the confidence that every connection is authenticated, every access is authorized, and every participant is accountable under a common framework. With Raidiam Connect, organizations new to open APIs can leapfrog the complexities of building a trust infrastructure from scratch, and those familiar with open banking can adopt a best-in-class platform refined through some of the most successful programs in the world.

# Appendix: Case Study Highlights and Sources

## Open Finance Brasil (Regulatory Ecosystem)

Banco Central do Brasil's Open Finance program leveraged Raidiam Connect as the core directory and trust framework, enabling secure data sharing among hundreds of financial institutions. As of 2023 it had 940+ institutions onboarded and 27 million customers using services, and in 2024 the system processed over 96 billion API calls (86% growth year-on-year).

This ecosystem is now the largest of its kind globally, and Raidiam's contribution earned the "Best Open Finance Application" award at the 2024 Open Banking Expo. The success and scalability of Open Finance Brasil have allowed the model to expand into Open Insurance, with 60+ insurers onboarded in 6 weeks under the insurance regulator (SUSEP), demonstrating the reusability of Raidiam's technology for new sectors.

[Click here to read the full case study.](#)

## Open Banking UK (Regulatory Ecosystem)

Raidiam was the key technology partner for the UK's Open Banking Implementation Entity (OBIE). It designed and delivered the world's first Open Banking Trust Framework, establishing the security and interoperability standards that connect banks and fintechs in the UK. This laid the groundwork for a thriving ecosystem with 90+ banks (ASPSPs) and 249 authorized third-party providers, supporting around 2 billion API calls per month in the UK banking sector.

The UK framework became a global reference model, and Raidiam's role was instrumental in its success (actively guiding standards, certification, and stakeholder alignment).

[Click here to read the full case study.](#)

# Appendix: Case Study Highlights and Sources

## Leading Card Issuer (Enterprise API Program)

A major payment card issuer (PCI DSS Level 1 certified) implemented Raidiam Connect to overhaul its client API access. The company needed to comply with PCI DSS v4.0 requirements for annual credential rotation and sought to eliminate cumbersome VPN integrations.

With Raidiam Connect, they achieved automated client credential cycling (meeting PCI 4.0 clause 8.3.2 obligations) and provided clients a self-service portal for onboarding and key management — resulting in a 100% reduction in operational costs related to onboarding and support.

They also replaced legacy shared secrets and network tunnels with mTLS certificates, greatly enhancing security (no more static credentials) while allowing APIs to be offered externally with confidence.

The outcome was a faster integration timeline (from weeks to near-immediate), improved security posture (verified by audits), and full compliance with industry regulations. T

This case demonstrates how even a single enterprise can use Raidiam Connect as an “out-of-the-box” solution to attain enterprise-grade API security and compliance, without building a custom system from the ground up.

[Click here to read full case study.](#)

Book a personalised demo with our experts and learn how Raidiam Connect can transform your data sharing.

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